

<b>Notice of References Cited</b>	Application/Control No. 10/654,091	Applicant(s)/Patent Under Reexamination LEKACHMAN, JAMES J.	
	Examiner HAI TRAN	Art Unit 3694	Page 1 of 1

**U.S. PATENT DOCUMENTS**

*		Document Number Country Code-Number-Kind Code	Date MM-YYYY	Name	Classification
*	A	US-2001/0039516	11-2001	Bennett et al.	705/26
*	B	US-7,546,266	06-2009	Beirne et al.	705/37
	C	US-			
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	I	US-			
	J	US-			
	K	US-			
	L	US-			
	M	US-			

**FOREIGN PATENT DOCUMENTS**

*		Document Number Country Code-Number-Kind Code	Date MM-YYYY	Country	Name	Classification
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	T					

**NON-PATENT DOCUMENTS**

*		Include as applicable: Author, Title Date, Publisher, Edition or Volume, Pertinent Pages)
	U	"Credit Scoring Models Should Be Revised For Internet Card Offers", date April 5, 2000, vol. 15, issue: 7, Publisher: Phillips Business Information.
	V	
	W	
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\*A copy of this reference is not being furnished with this Office action. (See MPEP § 707.05(a).)  
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